

# Show someone you love how much you care

2007



## Does someone you love need help with prescription costs?

Social Security and the Centers for Medicare & Medicaid Services are working together to get Medicare beneficiaries extra help with their prescription drug costs. You can help someone you care about apply for this extra help. To determine if they could be eligible, Social Security will need to know their income and the value of their savings, investments and real estate (other than their home). To qualify for extra help they must have:

- Income limited to \$15,315 for an individual or \$20,535 for a married couple living together. Even if their annual income is higher, your loved ones still may be able to get some help with monthly premiums, annual deductibles and prescription co-payments. Some examples where income may be higher include if they or their spouse:
  - Support other family members who live with them;
  - Have earnings from work; or
  - Live in Alaska or Hawaii; and
- Resources limited to \$11,710 for an individual or \$23,410 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We **do not** count their house and car as resources.

## What you need to know

Social Security developed an application that family members, caregivers and third parties can complete to help Medicare beneficiaries apply for extra help. The worksheet on the opposite page can assist you in helping them complete the application for extra help. The worksheet is **not** an application.

Ask your loved ones to:

- Identify the things they own alone, with their spouse or with someone else. They **should not** include their home, vehicles, burial plots or personal possessions.
- Review all their income.
- Gather their records in advance to save time.

## Documents that will help your loved ones prepare in advance

- Statements that show their account balances at banks, credit unions or other financial institutions;
- Investment statements;
- Life insurance policy statements;
- Stock certificates;
- Tax returns;
- Pension award letters; and
- Payroll slips.

We need to know information about their (and their spouse's, if they are married and living together) income and resources.

## How you can get more information

You can apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov). To apply by phone or get an application, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) and ask for the *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020).

To learn more about the Medicare prescription drug plans and special enrollment periods, call **1-800-MEDICARE** (**1-800-633-4227**; TTY **1-877-486-2048**) or visit [www.medicare.gov](http://www.medicare.gov). Medicare also can tell you or your loved one about agencies in your area that can help with Medicare prescription drug plans.

*Please continue to the opposite side of the  
page to complete the worksheet.*

We need to know information about their (and their spouse's, if they are married and living together) income and resources:

| Name  | Telephone Number |
|-------|------------------|
| _____ | _____            |

| Resources  | Value    |
|--|----------|
| Bank accounts, including checking, savings and certificates of deposit   | \$ _____ |
| Stocks, bonds, savings bonds, mutual funds, individual retirement accounts (IRAs) or other investments   | \$ _____ |
| Cash at home or anywhere else  | \$ _____ |
| Life insurance policies for your loved one (and spouse, if married and living together)  | \$ _____ |
| <p><b>NOTE:</b> Social Security needs to know how much money the applicant or spouse would <b>get if they cashed in their life insurance policies today</b>. Ask them to check with their insurance company or agent to get the exact cash value. This probably will be less than the amount they are insured for.</p> |          |
| Any real estate other than your home   | \$ _____ |

| Income   | Monthly Amount |
|--|----------------|
| Social Security benefits   | \$ _____       |
| Railroad Retirement benefits   | \$ _____       |
| Veterans benefits  | \$ _____       |
| Other pensions or annuities  | \$ _____       |
| Alimony  | \$ _____       |
| Net rental income  | \$ _____       |
| Workers' compensation  | \$ _____       |
| Help from other people to pay for household expenses, such as food, mortgage or rent, heating fuel or gas, electricity, water and property taxes | \$ _____       |
| Wages  | \$ _____       |
| Self-employment net earnings   | \$ _____       |
| Other income   | \$ _____       |